Please amend Claims 1, 5, 14-16, 19, and 21. The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1.   (Currently amended) A method for facilitating the selection of at least one method of authentication for accessing a restricted service, comprising the steps of:

enabling a user to select a method of authentication <u>from a plurality of methods of authentication</u> for access to the restricted service, wherein the restricted service requires a method of authentication in order to gain access to the restricted service;

registering the user-selected method of authentication; and

presenting the registered method of authentication as the method of authentication for access to the restricted service,

wherein the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service, and

wherein the registered method of authentication is presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered method, until such time as the user selects such different method of authentication.

2.   (Previously presented) The method of claim 1, wherein said enabling step includes enabling the user to select a method of authentication from a group of

methods that includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

3.   (Previously presented) The method of claim 1, wherein said enabling step further comprises enabling the user to select more than one method of authentication for access to the restricted service.

4.   (Previously Presented) The method of claim 1, further comprising the step of registering the user-selected method of authentication as a minimum level of security for authentication for the user.

5.   (Currently amended) A method for facilitating a user's selection of a minimum security level for authentication for a login into a system, comprising the steps of:

querying the user to select at least one level of security for authentication from a plurality of levels of security for authentication by presenting a dialog box to the user;

enabling the user to submit a user-selected level of security for authentication into the system by entering the user-selected level of security for authentication into the dialog box;

registering the user-selected level of security for authentication into the system; and

presenting the registered level of security for authentication as the level of security for authentication for access to the restricted service,

wherein the user is enabled to select a different level of security for authentication for access to the restricted service without accessing the restricted service, and

wherein the registered ~~method of~~ level of security for authentication is presented as the ~~method of~~ level of security for authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered level of security for authentication ~~method~~, until such time as the user selects such different ~~method of~~ level of security for authentication.

6.　　(Previously presented) The method of claim 5, wherein said querying step includes querying the user to select at least one level of security for authentication from a group of levels of security that includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

7.　　(Previously presented) The method of claim 5, wherein said enabling step further comprises enabling the user to submit a plurality of user-selected levels of security for authentication into the system.

8-13.　(Canceled)

14.   (Currently amended) A computer implemented method for facilitating a user's selection of at least one method of authentication, comprising the steps of:

obtaining data from the user, wherein the user submits the data via a communication channel to an authentication system having a memory and a processor;

storing the data in the memory and using the processor to configure the data for registering a user-selected method of authentication <u>from a plurality of methods of authentication</u> in the authentication system;

registering the user-selected method of authentication; and

presenting the registered method of authentication as the method of authentication for access to the restricted service,

wherein the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service, and

wherein the registered method of authentication is presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered method, until such time as the user selects such different method of authentication.

15.   (Currently amended) A method for facilitating a user's selection of at least one method of authentication, comprising the steps of:

receiving a request for data from an authentication system;

submitting data to the authentication system via a communication channel coupled to the authentication system, wherein the user selects a method of authentication from a plurality of methods of authentication by submitting data into the authentication system;

registering the user-selected method of authentication in the authentication system; and

presenting the registered method of authentication as the method of authentication for access to the restricted service,

wherein the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service, and

wherein the registered method of authentication is presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered method, until such time as the user selects such different method of authentication.

16.   (Currently amended) A method for facilitating a user's selection of at least one method of authentication, comprising the steps of:

submitting data in connection with a user to an authentication system;

obtaining data from the user for input into the authentication system;

registering the user with the authentication system, wherein the user indicates a user-selected method of authentication from a plurality of methods of authentication; and

presenting the registered method of authentication as the method of authentication for access to the restricted service,

wherein the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service, and

wherein the registered method of authentication is presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered method, until such time as the user selects such different method of authentication.

17-18. (Canceled)

19. (Currently amended) An authentication system, comprising:

a database for receiving data on at least one user;

a processor coupled to the database for configuring the data in a format;

a communication means in communication with the database and the processor for transmitting the data from at least one user to the database and the processor,

wherein the data includes a user-selected method of authentication from a plurality of methods of authentication such that the user may register the user-selected method of authentication into the authentication system,

the user is presented with the registered method of authentication as the method of authentication for access to the restricted service,

the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service, and

the user is presented with the registered method of authentication as the method of authentication for subsequent attempts to gain access to the restricted service without being required to re-register the registered method, until such time the user selects such different method of authentication.

20.   (Previously presented) The authentication system of claim 19, wherein the user-selected method of authentication is selected from a group of methods that includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

21.   (Currently amended) An authentication system, comprising:

a host server including a processor for processing data in connection with a user;

a memory coupled to the processor for storing the data;

an input digitizer coupled to the memory and the processor for inputting the data into the memory; and

an application program stored in the memory and accessible by the processor for directing processing of the data by the processor, wherein the application program is configured to:

obtain data on the user, wherein the user submits the data to the host server via a communication channel;

store the data in the memory and use the processor to configure the data to indicate a user-selected method of authentication <u>from a plurality of methods of authentication</u>;

register the user-selected method of authentication with the host server; and

present the registered method of authentication as the method of authentication for access to the restricted service,

wherein the user is enabled to select a different method of authentication for access to the restricted service without accessing the restricted service, and

wherein the registered method of authentication is presented as the method of authentication for subsequent attempts to gain access to the restricted service without requiring subsequent re-registration of the registered method, until such time as the user selects such different method of authentication.

22.   (Previously presented) The authentication system of claim 21, wherein the user-selected method of authentication is selected from a group of methods that includes at least one of: user identification and password; user identification and pass-phrase; smart card and PIN; smart card and digital certificate; biometrics; sound verification; radio frequency and password; infrared and password; and handheld computing device and digital certificate.

23-26. (Canceled)